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substrate directly or via another layer, and an anti-reflection film having a lower refractive index than said hard coat layer further provided on a surface of said hard coat layer, wherein said hard coat layer comprises a copolymer copolymerizing at least a (metha)acrylate compound having a fluorene structure and a urethane(metha)acrylate compound.

Claim 3 (Amended): An anti-reflection material as recited in claim 1, wherein said hard coat layer comprises a filler having a refractive index of 1.6 to 2.7.

Claim 4 (Amended): An anti-reflection material as recited in claim 1, wherein said anti-reflection film has a critical surface tension of 20 dynes/cm or less.

Claim 5 (Amended): A polarization film wherein a protecting layer is laminated on the opposite side of the surface of said transparent substrate of said anti-reflection material as recited in claim 1 in which said hard coat layer and said anti-reflection film are provided, via a polarization substrate.

Claim 7 (Amended): An anti-reflection material as recited in claim 13, wherein said hard coat layer has a particle size of 30 nm or less.

Claim 8 (Amended): An anti-reflection material as recited in claim 13, wherein said anti-reflection film has a critical surface tension of 20 dynes/cm or less.

Claim 9 (Amended): A polarization film wherein a protecting layer is laminated on the opposite side of the surface of said transparent substrate of said anti-reflection material as recited in claim 13 in which said hard coat layer and said anti-reflection film are provided, via a polarization substrate.

Claim 10 (Amended): An anti-reflection material comprising a transparent substrate, a hard coat layer provided on one surface or two surfaces of said transparent substrate directly or via another layer, and an anti-reflection film further provided on a surface of said hard coat

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layer, wherein said hard coat layer comprises at least one radiation and/or thermosetting resin and titanium oxide ultrafine particle surface-treated oxide or hydroxide of at least one element selected from the group consisting of silicon, zirconium, aluminum, tin and cesium.

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Claim 12 (Amended): A polarization film wherein a protecting layer is laminated on the opposite side of the surface of said transparent substrate of said anti-reflection material as recited in claim 10 in which said hard coat layer and said anti-reflection film are provided, via a polarization substrate.

Cancel Claims 2 and 6.

Add the following new claim:

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provided on one surface or two surfaces of said transparent substrate directly or via another layer, and an anti-reflection film consisting of one layer or multi-layers having adjusted refractive index further provided on a surface of said hard coat layer, wherein said hard coat layer comprises ultrafine particles having a high refractive index and a polymer polymerizing a urethane(metha)acrylate compound having the chemical formula

$$\begin{bmatrix} R_1 & O & H \\ CH_2 = C - C - O & R_2 - O - C - N \\ O & k \end{bmatrix}_1$$

wherein  $R_1$  is hydrogen or methyl; X is an isocyanate group; k is an integer of 1 to 5; and 1 is an integer of from 1 to 3, with the proviso that k and l cannot both be 1 or